

# **EXHIBIT B-1**

# Lead Information for Dustin Shirley

February 18, 2022

# Basic Consumer Information

- Date: 8/15/2021
- Time: 05:12:06 PM PST
- Traffic Type: Google
- Device Type: Mobile - Iphone
- Phone: 817-507-7546
- Email: dustincshirley@gmail.com
- Address: 9208 pepper grass dr
- IP Address: 69.234.130.196
- LeadID: FC32385D-7CD0-C241-59A4-49535A8F0FCA

## Biden Approves Billions in Mortgage Financial Assistance for Struggling U.S. Homeowners

You can't wait around for it and you owe less than \$356,362 on your home and haven't missed mortgage payment in 6 months, use the Government GSE's mortgage relief program for the middle class. You'll be happy when you see how much you can save.



Calculate New Payment!

↗

**Home Type**

Select One

**Credit Type**

Select One

**1** Press to Continue ➡

1 Press to Continue ➡

[Free Refinance Calculator](#)  
[Information that we collect and share about you](#)  
[Do not sell my personal information](#)






**30-Year Fixed-Rate Mortgage** An interest rate of 3.625% (3.625% APR) is for the cost of 2.00 point(s) (\$4,000.00) paid at closing. On a \$300,000 mortgage, you would make monthly payments of \$1,345.36. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.98%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LHB Provider Network for qualified consumers.

**30-Year Fixed-Rate Mortgage** An interest rate of 3.525% (3.525% APR) is for the cost of 2.00 point(s) (\$4,000.00) paid at closing. On a \$300,000 mortgage, you would make monthly payments of \$1,345.36. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.98%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LHB Provider Network for qualified consumers.

A shorter term mortgage enables such borrowers to pay down the amount they owe much faster than a traditional 30-year mortgage. Furthermore, interest rates on shorter term mortgages usually are less than on thirty-year mortgages. More information can be found at <https://www.mortgagecalculator.com/mortgage-options/short-term-mortgages/>

Savings assume qualified rate candidates, based on the following criteria: 30-year mortgage holders with a maximum 80% loan-to-value (LTV) ratio and credit scores of 720 or higher, could shave at least 0.79% off their current first rate by refinancing.

Advertised rates, based on a \$250,000 conventional refinance loan on a single family primary residence located in Georgia, 740+ FICO score and 80% LTV. 15 Year Fixed Rate/APR includes Discount Points. Rates effective 01/17/2022 and are subject to change without notice.

Advertised rates, based on a \$400,000 conventional refinance loan on a single family primary residence located in Georgia, 740+ FICO score and 80% LTV. 15 Year Fixed Rate/APR includes Discount Points. Rates effective 01/17/2022 and are subject to change without notice.

FHFA's nationwide forward mortgage limit "floor" and "ceiling" for a one-unit property in Calendar Year 2021 are \$356,362 and \$622,375, respectively. <https://www.hud.gov/sites/documents/offices/housing/affordable-housing/mortgage-limits>

FHFA's maximum base conforming loan limits for properties NOT in Alaska, Hawaii, Guam and U.S. Virgin Islands for 2021: <https://www.huduser.gov/portal/articles/294/loan-limits-are-increasing-by-75-2-2020>

"GSE" Definition - Government Sponsored Enterprises or Entities that include The Federal National Mortgage Association (Fannie Mae), the Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac) and The Federal Agricultural Mortgage Corporation (Farmer Mac) <https://www.fhaid.gov/content/2020/01/02/government-sponsorship-entities.html>

Biden's \$10 billion in financial assistance is expected to be available in 2023.

<https://finance.yahoo.com/news/biden-signed-10-billion-mortgage-155000243.html>

Freddie Mac and Fannie Mae have adapted a new refinance option for loans to borrowers with incomes at or below 80% of area medium income. If your mortgage is owned or guaranteed by either Freddie Mac or Fannie Mae, you may be able to refinance your mortgage under this refinance option, subject to certain qualifications. You can determine whether your mortgage is owned by either Freddie Mac or Fannie Mae by checking the following websites:

Freddie Mac Loan Look-Up Tool (<https://loanlookup.freddiemac.com/>)  
 or  
 Fannie Mae Mortgage Loan Lookup (<https://www.knowyouroptions.com/loanlookup>)

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**15-Year Fixed-Rate Mortgage:** An interest rate of 2.625% (3.084% APR) is for the cost of 2.125 point(s) (\$4,250.00) paid at closing. On a \$200,000 mortgage, you would make monthly payments of \$1,345.38. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.91%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LMB Provider Network for qualified consumers.

**30-Year Fixed-Rate Mortgage:** An interest rate of 3.25% (3.498% APR) is for the cost of 2.00 point(s) (\$4,000.00) paid at closing. On a \$200,000 mortgage, you would make monthly payments of \$870.42. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.91%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LMB Provider Network for qualified consumers.

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\*Savings assume qualified refi candidates, based on the following criteria: 30-year mortgage holders with a maximum 80% loan-to-value (LTV) ratio and credit scores of 720 or higher, who could shave at least 0.75% off their current first lien rate by refinancing.

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FHFA's maximum base conforming loan limits for properties NOT in Alaska, Hawaii, Guam and U.S. Virgin Islands for 2021: <https://sf.freddiemac.com/articles/news/loan-limits-are-increasing-by-742-in-2021>

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or

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Viewed as one scrolling page on mobile – screenshot split for readability

## Let's learn about your current mortgage.

These details will help us calculate your estimated rates, monthly payment and find lenders for your refinance. **We're looking at every way to help qualified homeowners save with lenders.**

 75%

"They keep up on interest rates, have **saved me over \$1,000 a month** on my payments AND cut 4 years off the time of my home loan! Amazing!"



Karen V. (Verified Customer)

**What year did you purchase your home?**  
OK to estimate

Select One

**How much is your home worth?**  
OK to estimate

\$ Select One

**Household Income**  
Include spouse/domestic partner

Select One

**What is your monthly electricity bill?**

Select One

**What is your mortgage interest rate?**  
OK to estimate

Select One

What is your mortgage balance?  
OK to estimate

Select One

**What is your monthly mortgage payment?**  
OK to estimate

\$ Select One

**Who is your mortgage with?**  
Who do you make mortgage payments to?

Select One

**Existing Type of Rate**

Fixed  Adjustable

**Do you have credit card debt?**  
47% of Americans have credit card debt. Homeowners who take cash out of their home to reduce credit card debt, could save thousands.

Yes  No

**Additional cash you wish to borrow?**  
Popular Option  
80% of homeowners have cash in their home that they can use. Get money out of your home and use it for anything you want.

\$ Select One

**Calculate**

Featured Provider  
**Quicken Loans**

Excellent  4 hours ago

Painless  15 hours ago

They made the process easy and painless!  
SHANNON WILKES

Rocket mortgage is absolut...  
Rocket mortgage is absolutely the best. I have refinanced a few times

Based on 19,017 reviews

Showing our 5 star reviews



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## Next, let's learn about your property.

Based on your current loan information, there may be lenders available! Learning about your property and some financial history helps us fine-tune these results.

**90%**

"They keep up on interest rates, have **saved me over \$1,000 a month** on my payments AND cut 4 years off the time of my home loan! Amazing!"



Karen V. (Verified Customer)

### How old are you?

Select One

### Employment status

Employed

### Purpose of Taking Cash Out

Select One

### Any bankruptcy in the past 3 years?

Ok to estimate

Yes  No

### Do you currently have an FHA loan?

Federal Housing Administration

Yes  No  I Don't Know

### Do you currently pay for PMI?

Private Mortgage Insurance

Yes  No  I Don't Know

### Number of late mortgage payments in the past 12 months?

None

Property Address  
We keep your privacy  
safe

Street

State / City

CA - Los Angeles

Email Address

We respect your privacy

**Calculate**

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Featured Provider

**Quicken Loans**

**Excellent**



Based on 19,017 reviews



**★★★★★**

4 hours ago

Painless

They made the process easy and painless!

SHANNON WILKES

Showing our 5 star reviews

**★★★★★**

15 hours ago

Rocket mortgage is absolut...

Rocket mortgage is absolutely the best. I have refinanced a few times

JOSEPH THULL

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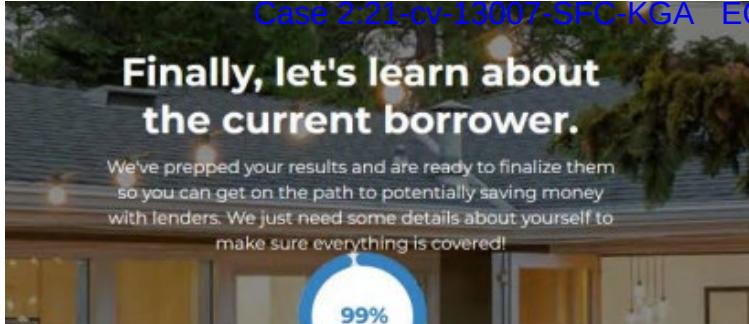
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City

State

ZIP Code

Phone Number 

 (  )  - 

Secondary Phone Number 

Optional

 (  )  - 

Enter your phone number above to receive automated and/or pre-recorded calls only from us and/or the providers that we matched to you.

Calculate your FREE results 

#### My Current Occupation

Select One

#### Active or previous U.S. military service?

Yes  No

#### Are you or your spouse currently in a VA loan?

Yes  No

#### First Name

We respect your privacy.

#### Last Name

#### Primary Residence

We respect your privacy.

#### Street

By clicking the button above you express your understanding and consent electronically via E-sign to the following:

1. To be matched with, and contacted by, up to 5 participants in the [LMR Provider Network](#) about mortgage and financial services products and content (not required as a condition to purchase a good, service for us and them to contact you for marketing purposes (including through the use of automatic telephone dialing system, artificial or pre-recorded message) via telephone or text at the phone number provided above (including 5045 and 4085) and email, even if you are on a corporate, state or national Do Not Call Registry. You may revoke your consent at any time. You agree that LMR (from Digital Media and [LMR Mortgage](#)) can share your personal data and contact information with its partners and providers, including, but not limited to, other partners and other affiliates, that these parties may use your personal data and contact information for marketing and analytics and to make your experience easier. As an alternative, you may contact us by email at [customerservice@lowermybills.com](mailto:customerservice@lowermybills.com)

2. To use the LMR [Lending Terms of Use](#), [Privacy Policy](#), and [Consent to Doing Business Electronically](#).

3. And that as a condition of such consent, you are providing express Written Instructions (as defined under applicable law(s)) to LMR to utilize your information in order to reference your consumer credit report for the purpose of validating your self-reported information. Matched providers will contact you directly to discuss their financial services and products and to gather additional information in order to best service your request for information and products.

4. Additionally, if selected above, you consent to be matched to up to an additional 3 providers about [solar services](#), [home improvement services](#), [home insurance services](#), and [motor services](#), and content (not required as a condition to purchase a good, service) for us and them to contact you for marketing purposes (including through the use of an automatic telephone dialing system, artificial or pre-recorded message) via telephone at the phone number provided above (including 5045 and 4085), and email, even if you are on a corporate, state or national Do Not Call Registry. You may revoke your consent at any time. As an alternative, you may contact us by email at [customerservice@lowermybills.com](mailto:customerservice@lowermybills.com).



## Calculate your FREE results ➤

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